

SAVINGS & INVESTING



The freedom to save for the future.

Share Account

- Initial \$1 deposit represents one share of ownership in the Credit Union
- (Required) \$2 minimum balance maintains membership and access to all Parda benefits
- Dividends earned on average daily balance; paid monthly

Parda Premier Savings Account

- Earn preferred dividend rates with flexible, convenient access
- Maintain a \$2,500 minimum balance¹
- Increase your balance to benefit from our five-tier rate structure

Certificates

Earn a higher dividend rate than regular savings, in exchange for keeping your cash on deposit for a period of time

Share Certificates

- Minimum opening balance \$500
- Terms available from 3 to 60 months*

Jumbo Certificates

- 12-month term*
- Minimum opening balance \$50,000
- No restriction on source of deposit funds

Senior Plus Certificates

- Available only to members age 60+
- Minimum opening balance \$500
- Terms available from 12 to 60 months*

IRA Certificates

- Traditional or Roth
- Terms available from 6-60 months*

Holiday Club

- Eliminate year-end stress by periodically setting aside a small amount
- Make deposits through payroll deduction, mail, online, or in person
- Accumulated deposits and dividends transfer into your selected account every October

Additional Share Savings

- Save for your next financial goal — such as a car, wedding or vacation — by periodically setting aside a small amount
- Make deposits through payroll deduction, direct deposit, mail, online, or in person
- Withdraw your accumulated deposit and earned dividends at any time

Youth Savings

- Early Saver helps kids learn about saving money while having fun
- Student+ helps teens start a savings for the future
- Periodic savings specials offer higher earnings on youth accounts

Individual Retirement Accounts (IRAs)

- Tax advantaged savings**
- Contributions via direct deposit or payroll deduction
- Access to funds if needed (penalties may apply)
- Withdrawals without penalty as early as age 59½

Credit Union membership required. ¹If balance falls below the \$2,500 minimum requirement at any time throughout the calendar month, a fee will be charged. For fee amount(s) please refer to current fee schedule.

*Penalties may reduce the principal balance for early withdrawals made from certificates. Early withdrawal penalties are based on the term and the dividend rate in effect at the time of withdrawal. **IRAs are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your Tax Advisor for additional information.



Federally insured by NCUA.

NMLS ID
#658193

Click www.parda.com

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Come In to your nearest branch today!

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